

Review your credit report once a year!

To obtain a copy of your consumer credit report you can write to the following addresses:

Equifax Information Service Center,
P.O. Box 740241, Atlanta, GA
30374-0241. Or call: 1-800-685-
1111. If you are denied credit, the
report is free within 60 days, other-
wise there is an \$8 charge.

Experian (formerly TRW) Consumer
Assistance, P.O. Box 2104, Allen,
TX 75013-2104. Or call: 800-682-
7654. If you are denied credit, the
report is free, otherwise there is an \$8
charge. Experian has more informa-
tion available at their website

Trans Union Consumer Relations,
760 W. Sproul Road, P.O. Box 390,
Springfield, PA 19064-0390. If you
are denied credit, the report is free,
otherwise there is an \$8 charge.



Avoiding Identity Theft is a Quality of Life Issue for Navy and Marine Corps families.

Know your rights

For more information about your credit rights, write to Public Reference, Federal Trade Commission, Washington DC 20580 and ask for the free pamphlets:

- *Credit Billing Errors*
- *Fair Credit Billing*
- *Lost or Stolen: Credit and ATM Cards*
- *Credit and Charge Card Fraud*

Or call 1-877-FTC-HELP or surf to

www.consumer.gov/idtheft on the Internet.



Computer Investigations and Operations Department

Naval Criminal Investigative Service Headquarters
Washington Navy Yard Bldg 111 Suite 2000
716 Sicard Street SE
Washington DC 20388
WWW.NCIS.NAVY.MIL



Protecting Yourself from Identity Theft

A Guide for Navy and Marine Corps Families



Identity Theft and Credit Card Fraud are the fastest growing White Collar Crimes in the nation.

Identity theft is a considerable problem for anyone, but is severely compounded by the rigors of military life. Members of the Navy and Marine Corps are often deployed to locations far away from family



DoN families need to watch out for identity theft. USN Photo

members and more dependent on ATM, credit cards, and other remote access financial services.

Military members are also more susceptible to identity theft because of their mobility. It is not uncommon for service members to have bank, credit, and other utility or consumer accounts in numerous states or countries.

Military families are frequently physically separated from each other, move often and have hectic schedules, making them prime targets for credit card fraud and identity theft.

It is critical that members of the Navy and Marine Corps be extra attentive to potential signs of identity theft.

Detecting Identity Theft

The first line of defense is awareness. Look out for:

- ◆ Unusual purchases on your credit cards
- ◆ Being denied a loan you qualify for
- ◆ Bank statements don't agree with personal records
- ◆ Unexplained changes in your bank access codes
- ◆ Missing credit card bills or other mail
- ◆ Unusual calls regarding your personal or financial information
- ◆ Unexplained charges on phone or other consumer accounts.

If you suspect that someone is illegally using your identity or making charges in your name, immediately call the organization handling the account and follow up with a letter. Also, contact your local NCIS office.

Preventing Identity Theft

- ◆ Shred all credit card, bank and other financial statements
- ◆ Always use secure WWW sites for Internet purchases
- ◆ Do not discuss financial matters on wireless or cellular phones
- ◆ Write or call the Department of Motor Vehicles to have your personal information protected from disclosure
- ◆ Do not use your mother's maiden name as a password on your credit cards



Distant deployments make tracking credit card purchases difficult. USN Photos

- ◆ Be wary of anyone calling to "confirm" personal information
- ◆ Thoroughly review all bank, credit card and phone statements for unusual activity
- ◆ Monitor when new credit cards, checks or ATM cards are being mailed to you and report any that are missing or late
- ◆ Close all unused credit/bank accounts and destroy old credit cards and shred unused credit card offers
- ◆ Remove your social security number from checks, Drivers ID or other ID
- ◆ Always ask for the carbon papers of credit purchases
- ◆ Do not leave outgoing credit card payments in your mailbox
- ◆ Do not carry your Social Security Card in your wallet unless needed
- ◆ **ORDER YOUR CREDIT REPORT ONCE A YEAR AND LOOK FOR ANY ANOMALIES.**



Report any suspected Identity Theft concerns to your local NCIS office immediately.

Contact your local NCIS Office at: